

EXHIBIT 1



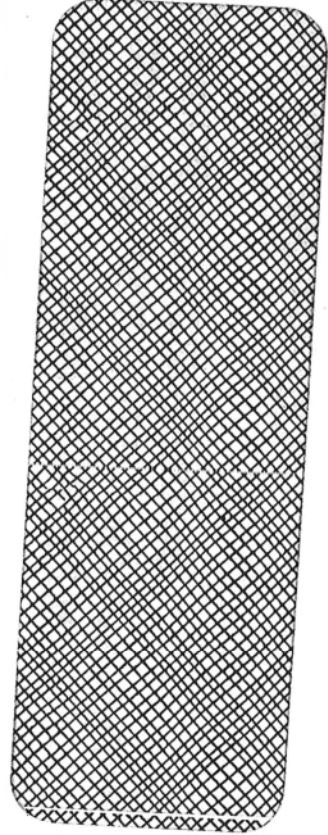
P.O. Box 2069
Glen Burnie, MD 21060-2069

ADDRESS SERVICE REQUESTED

BFU-135 - MA-929 02/2016

PRESORTED
FIRST-CLASS MAIL
US POSTAGE PAID
BETHPAGE FCU

Sept. '19
Statement Assets
Rec'd 10/10/19



STATEMENT OF ACCOUNT

Account Number

Statement Date

09-30-2019

Attention: Important notices are included with this statement.

1. Consumer Member Privacy Notice
2. Fee Schedule
3. Arbitration Agreement

Please review the information contained in these notices, and contact us at 800-628-7070 if you have any questions.

046073 1.08 1001 14763 66363 1/2 BIN:1.2.3
58.1.14763 2 AV 0.380 71189D21.p04 214937 1-2 1.2.3

LAURA J DAMATO

Statement Summary

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Account Number	Account Type	Balance

Account Summary

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
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	+		+		-		-		=	
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Transactions for

Date	Description	Debits	Credits	Balance

Account Summary

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
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	+		+		-		-		=	
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Transactions for

Date	Description	Debits	Credits	Balance

The Annual Percentage Yield Earned for this statement period is
Interest Paid YTD:

Date	Draft Number	Amount	Date	Draft Number	Amount
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Account Summary

Starting
Balance

Deposits

Dividends
Paid

Withdrawals

Service
Charges

Ending
Balance

Transactions for

Date

Description

Debits

Credits

Balance

The Annual Percentage Yield Earned for this statement period is
Interest Paid YTD:

Account Summary

Starting
Balance

Deposits

Dividends
Paid

Withdrawals

Service
Charges

Ending
Balance

Transactions for

Date

Description

Debits

Credits

Balance

Continued on next page

Date

Amount

Date

Amount

* denotes check out of sequence
(E) Electronic Check

Consumer Member Privacy Notice

FACTS	WHAT DOES BETHPAGE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
WHAT?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and employment information ▪ account balances and transaction history ▪ credit history and payment history
HOW?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Bethpage Federal Credit Union ("Bethpage") chooses to share; and whether you can limit this sharing.

Reasons we share your personal information	Does Bethpage share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes— to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes— information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes— information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For non affiliates to market to you	NO	We don't share

To limit our sharing	<ul style="list-style-type: none"> ▪ Visit us online at lovebethpage.com/privacynoticeoptout. <p>Please note:</p> <p>If you are a <i>new</i> member, we can begin sharing your information 30-days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions	Call 1-800-628-7070

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What we do

How does Bethpage protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings.
How does Bethpage collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account ▪ apply for a loan or use your credit or debit card ▪ give us with your income information, or provide employment information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes - information about your credit worthiness ▪ affiliates from using your information to market to you ▪ sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account—unless you tell us otherwise.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies such as: Bethpage Management Services LLC; Bethpage Risk Management Services, LLC, and Bethpage Commercial, LLC; Universal Sharing Network; Shared Services Solutions, LLC Open Technology Solutions, LLC; and Land Bound Services, LLC.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Bethpage does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include insurance companies and financial product or service companies.</i>

ARBITRATION AND WAIVER OF CLASS ACTION

You and the credit union agree that we shall attempt to informally settle any and all disputes arising out of, affecting, or relating to your accounts, or the products or services the credit union has provided, will provide or has offered to provide to you, and/or any aspect of your relationship with the credit union (hereafter referred to as the "Claims"). If that cannot be done, then you agree that any and all Claims that are threatened, made, filed or initiated after the Effective Date (defined below) of this Arbitration and Waiver of Class Action provision ("Arbitration Agreement"), even if the Claims arise out of, affect or relate to conduct that occurred prior to the Effective Date, shall, at the election of either you or us, be resolved by binding arbitration administered by the American Arbitration Association ("AAA") in accordance with its applicable rules and procedures for consumer disputes ("Rules"), whether such Claims are in contract, tort, statute, or otherwise. The Rules can be obtained on the AAA website free of charge at www.adr.org; or, a copy of the Rules can be obtained at any credit union branch upon request. Either you or we may elect to resolve a particular Claim through arbitration, even if one of us has already initiated litigation in court related to the Claim, by: (a) making written demand for arbitration upon the other party, (b) initiating arbitration against the other party, or (c) filing a motion to compel arbitration in court. AS A RESULT, IF EITHER YOU OR WE ELECT TO RESOLVE A PARTICULAR CLAIM THROUGH ARBITRATION, YOU WILL GIVE UP YOUR RIGHT TO GO TO COURT TO ASSERT OR DEFEND YOUR RIGHTS UNDER THIS ACCOUNT AGREEMENT (EXCEPT FOR CLAIMS BROUGHT INDIVIDUALLY WITHIN SMALL CLAIMS COURT JURISDICTION, SO LONG AS THE CLAIM REMAINS IN SMALL CLAIMS COURT). This Arbitration Agreement shall be interpreted and enforced in accordance with the Federal Arbitration Act set forth in Title 9 of the U.S. Code to the fullest extent possible, notwithstanding any state law to the contrary, regardless of the origin or nature of the Claims at issue. This Arbitration Agreement does not prevent you from submitting any issue relating to your accounts for review or consideration by a federal, state, or local governmental agency or entity, nor does it prevent such agency or entity from seeking relief on your behalf. This Arbitration Agreement shall not apply to claims that are initiated in or transferred to small claims court.

1. Selection of Arbitrator. The Claims shall be resolved by a single arbitrator. The arbitrator shall be selected in accordance with the Rules, and must have experience in the types of financial transactions at issue in the Claims. In the event of a conflict between the Rules and this Arbitration Agreement, this Arbitration Agreement shall supersede the conflicting Rules only to the extent of the inconsistency. If AAA is unavailable to resolve the Claims, and if you and we do not agree on a substitute forum, then you can select the forum for the resolution of the Claims.

2. Effective Date. This Arbitration Agreement is effective upon the 31st day after we provide it to you ("Effective Date"), unless you opt-out in accordance with the requirements of the RIGHT TO OPT-OUT provision below. If you receive your statements by mail, then the Arbitration Agreement was provided to you when it was mailed. If you receive your statements electronically, then it was provided to you when you were sent notice electronically.

3. Arbitration Proceedings. The arbitration shall be conducted within 50 miles of your residence at the time the arbitration is commenced. Any claims and defenses that can be asserted in court can be asserted in the arbitration. The Arbitrator shall be entitled to award the same remedies that a court can award, including any kind of relief that could be awarded by a court, including injunctive relief. Discovery shall be available for non-privileged information to the fullest extent permitted under the Rules. The Arbitrator's award can be entered as a judgment in court. Except as provided in applicable statutes, the arbitrator's award is not subject to review by the court and it cannot be appealed. The credit union shall pay for any filing, administration, and arbitrator fees imposed on you by the AAA.

However, you will be responsible for your own attorneys' fees, unless you prevail on your Claim in the arbitration, in which case, we will pay your attorneys' fees. Conversely, if the credit union prevails, then you will not be required to pay its attorneys' fees and costs. Nothing contained in this Arbitration Agreement shall prevent either You or the credit union from applying to any court of competent jurisdiction for emergency provisional relief, such as a temporary restraining order, a temporary protective order, an attachment or any other pre-judgment remedies.

Any determination as to whether this Arbitration Agreement is valid or enforceable in part or in its entirety will be made solely by the arbitrator, including without limitation any issues relating to whether a Claim is subject to arbitration; provided, however, the enforceability of the Class Action Waiver set forth below shall be determined by the Court.

4. Class Action Waiver. ANY ARBITRATION OF A CLAIM WILL BE ON AN INDIVIDUAL BASIS. YOU UNDERSTAND AND AGREE THAT YOU ARE WAIVING THE RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER IN A CLASS ACTION LAWSUIT.

5. Severability. In the event the Class Action Waiver in this Arbitration Agreement is found to be unenforceable for any reason, the remainder of this Arbitration Agreement shall also be unenforceable. If any provision in this Arbitration Agreement, other than the Class Action Waiver, is found to be unenforceable, the remaining provisions shall remain fully enforceable.

6. Right to Opt-Out. You have the right to opt-out of this Arbitration Agreement and it will not affect any other terms and conditions of your Account Agreement or your relationship with the Credit Union. To opt out, you must notify the credit union in writing of your intent to do so within 30 days after the Effective Date. Your opt-out will not be effective and you will be deemed to have consented and agreed to the Arbitration Agreement unless your notice of intent to opt out is received by the credit union in writing within such 30 day time period at: Bethpage Federal Credit Union, 899 South Oyster Bay Road, Bethpage, NY 11714, Attention: Legal Arbitration. Your notice of intent to opt out can be a letter that is signed by you or an email sent by you to ArbitrationAgreement@bethpagefcu.com that states "I elect to opt out of the Arbitration Agreement" or any words to that effect.

FOR MORE DETAILS or if you have questions, you may call us or visit a branch. If you have questions about AAA procedures, you should check AAA's website, www.adr.org, OR call AAA at (800) 778-7879.

FEE SCHEDULE

All fees subject to change without notice. For lending product fees, please refer to your loan documents.

ACCOUNT FEES*	Courtesy Pay Overdraft Check or ACH – Insufficient Funds Charge External Withdrawal (Paid)	\$30
	Courtesy Pay Overdraft Point of Sale (POS) - POS Courtesy Pay Usage Fee	\$10
	NSF/Returned Check or ACH – Insufficient Funds Charge External Withdrawal (Returned)	\$30
	Uncollected Funds ACH or Check Paid or Returned – Uncollected Funds Charge (Paid) or (Returned)	\$30
	Overdraft Protection Transfer from Savings or Line of Credit – OD Protection Tran Fee	\$ 5
	Return of Deposited Item – Return Check Charge	\$10
	Inactive Account Fee	\$ 5
	Free (Bonus) Checking Monthly Fee	Free
MISCELLANEOUS ACCOUNT SERVICES FEES	Bill Payments	Free
	Money Orders – Members with Direct Deposit	\$ 1
	Money Orders – Members without Direct Deposit	\$ 5
	Official Check (Cashier's Check)	Free
	Wire Transfer Outgoing Domestic	\$20
	Wire Transfer Outgoing International	\$30
	Stop Payment (Share Draft (check) and ACH)	\$30
	Copy of Paid Check	\$ 3
	Account Research (per hour)	\$25
	Statement Replacement Copy (per statement period)	\$ 3
	Printed Account History	\$ 1
	Tax Levy/Restraining Notice/Information Subpoena	\$50
	Gift Cards	\$ 3
	Bethpage Imprinted Check – With Direct Deposit	Free
	Bethpage Imprinted Check – Without Direct Deposit or Custom Designs	Varies
	Coin Machine Redemption – % of amount redeemed If amount is greater than \$500	10%
	Bond Coupon Redemption – per envelope redemption	\$10
ATM /DEBIT CARD FEES	Bethpage ATMs	Free
	COOP Network ATMs**	Free
	Out of Network ATMs***	Free
	ATM or Debit Card Replacement	\$ 5
	Expedited Card Shipment (\$45 for card & \$45 for PIN)	\$90
SAFE DEPOSIT BOX****	3x5" Annual Rental	\$30
	5x5" Annual Rental	\$42
	3x10" Annual Rental	\$54
	5x10" Annual Rental	\$72
	10x10" Annual Rental	\$144
	Break Open Safe Deposit Box,	\$125
	Safe Deposit Box Key Replacement	\$5

*Items returned unpaid (e.g., checks, ACH, bill payments, recurring debits) that are re-presented again for payment will be charged additional insufficient or uncollected funds fees if available funds in your account are still insufficient or uncollected when re-presented. Please see your Consumer Member Account Agreement for additional information about when fees may be charged and for all other Terms and Conditions governing your accounts. Business Members should refer to the Business Member Account Agreement and to the Business Account Schedule of Fees for business product fee information.

** No-fee ATMs must show the CO-OP logo.

*** Bethpage will not charge a fee for out-of-network ATMs, however a non-Bethpage ATM owner may impose a fee.

**** Bethpage Branch Only, Based on Availability, 25% Senior Discount (Additional sales tax will be added where applicable).